

Information to identify the case:

Debtor 1	Steven S Freeman	Social Security number or ITIN	xxx-xx-1421
	First Name Middle Name Last Name	EIN	--
Debtor 2	Tora T. Daniels-Freeman	Social Security number or ITIN	xxx-xx-4478
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-30734-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven S Freeman

Tora T. Daniels-Freeman

5/15/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Steven S Freeman
Tora T. Daniels-Freeman
DebtorsCase No. 13-30734-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 49

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db/jdb +Steven S Freeman, Tora T. Daniels-Freeman, 232 First Street, Apt. #2,
Newark, NJ 07107-2203

aty +Lorrie Sylvan Smith, 111 Northfield Avenue, Suite 208, West Orange, NJ 07052-4703

cr +City of Newark, Department of Law, 920 Broad Street, Room 316, Newark, NJ 07102-2609

cr +Green Tree Servicing LLC, Robertson, Anschutz, & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

514491161 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504

514229698 +Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570

514229700 +Black Expressions, c/o RJM Acquisitions, LLC, 575 Underhill Blvd., Ste. 2,
Syosset, NY 11791-3426

514903201 City of Newark - Water Department, c/o Department of Law - Room 316,
920 Broad Street, Newark, NJ 07102

514229701 +City of Newark Tax Collector, 920 Broad Street, Room 104, Newark, NJ 07102-2696

514229705 +Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837

514229706 +Eastern Account System INC., 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175

514229710 +GT Assets Receivables Management, 7360 South Kyrene Road, Tempe, AZ 85283-8432

514229708 +GreenTree, P.O. Box 8517, Portland, OR 97207-8517

514229709 +GreenTree, Synergetic Communications, Inc., 2700 East Seltice Way # 4,
Post Falls, ID 83854-6387

514229712 +Med Busi Bur, 1460 Renaissance D, Park Ridge, IL 60068-1349

514229716 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360

514237890 Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366

514229717 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515

514229719 +Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426

514229718 +Rjm Acq Llc, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416

514508233 +U.S. Bank National Association, as trustee, c/o Zucker, Goldberg & Ackerman, LLC,
200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

514229726 Wilshire Credit Corp/Bank of America, 400 Countrywide Way, Simi Valley, CA 93065

514229725 +Wilshire Credit Corp/Bank of America, Bank of America N.A., 450 American St,
Simi Valley, CA 93065-6285

514229727 +Wilshire Credit/Bank of America, Bank of America, N.A., 450 American Street,
Simi Valley, CA 93065-6285

514229728 +Wilshire Mortgage/Select Portfolio, P.O. Box 65250, Salt Lake City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2018 23:23:26 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 15 2018 23:23:20 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

514420422 +EDI: AFNIRECOVERY.COM May 16 2018 03:03:00 Afni, Inc, PO Box 3667,
Bloomington, IL 61702-3667

514229692 +EDI: AFNIRECOVERY.COM May 16 2018 03:03:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097,
Bloomington, IL 61702-3097

514229695 +EDI: AFNIRECOVERY.COM May 16 2018 03:03:00 Afni, Inc., Po Box 3427,
Bloomington, IL 61702-3427

514299987 EDI: AIS.COM May 16 2018 03:03:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

514368489 EDI: AIS.COM May 16 2018 03:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838

514242717 EDI: AIS.COM May 16 2018 03:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

514327309 EDI: CAPITALONE.COM May 16 2018 02:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

514229703 +EDI: RCSFNBMARIN.COM May 16 2018 03:03:00 Credit One Bank, Po Box 98872,
Las Vegas, NV 89193-8872

514229702 +EDI: RCSFNBMARIN.COM May 16 2018 03:03:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873

514229704 +EDI: TSYS2.COM May 16 2018 02:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

514229707 +E-mail/Text: bankruptcy.bnc@ditech.com May 15 2018 23:23:06 Green Tree, Po Box 6172,
Rapid City, SD 57709-6172

514241836 +EDI: RMSC.COM May 16 2018 02:53:00 Green Tree Servicing, LLC., 7340 S. Kyrene Road,
Recovery Dept. T-120, Tempe, AZ 85283-4573

514229711 +EDI: HFC.COM May 16 2018 02:53:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253

514229713 +EDI: MID8.COM May 16 2018 03:03:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255

514229715 +E-mail/Text: egssupportservices@alorica.com May 15 2018 23:23:37 NCO Financial Systems,
507 Prudential Rd, Horsham, PA 19044-2308

514229714 +E-mail/Text: egssupportservices@alorica.com May 15 2018 23:23:38 NCO Financial Systems,
Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308

514229720 +E-mail/Text: bankruptcy@savit.com May 15 2018 23:24:26 Sa-vit Enterprises, 46 W Ferris St,
East Brunswick, NJ 08816-2159

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: May 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514236369 +EDI: DRIV.COM May 16 2018 03:03:00 Santander Consumer USA, P.O. BOX 560284,
Dallas, TX 75356-0284
514378930 +EDI: DRIV.COM May 16 2018 03:03:00 Santander Consumer USA, P.O. Box 961245,
Fort Worth, TX 76161-0244
514229722 +EDI: AFNIRECOVERY.COM May 16 2018 03:03:00 Verizon, c/o AFNI, Inc., P.O. Box 3427,
Bloomington, IL 61702-3427
514229723 +EDI: VERIZONCOMB.COM May 16 2018 02:53:00 Verizon Wireless,
Attention: Verizon Wireless Department, Po Box 3397, Bloomington, IL 61702-3397
514229724 +EDI: VERIZONCOMB.COM May 16 2018 02:53:00 Verizon Wireless, 2000 Corporate Dr,
Orangeburg, NY 10962-2624

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
514229690* +Afm Financial Services, 1150 Raritan Rd Ste 103, Cranford, NJ 07016-3369
514229691* +Afm Financial Services, 1150 Raritan Rd Ste 103, Cranford, NJ 07016-3369
514229693* +Afni, Inc., Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
514229694* +Afni, Inc., Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
514229696* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
514229697* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
514229699* +Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570
514288315* +GT Assets Receivables Management, 7360 South Kyrene Road, Tempe, AZ 85283-8432
514229721* +Sa-vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159
514229729* +Wilshire Mortgage/Select Portfolio, P.O. Box 65250, Salt Lake City, UT 84165-0250
514229689 ##+Afm Financial Services, 1150 Raritan Rd Ste 103, Cranford, NJ 07016-3369
514508653 ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 11, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-8, Home Equity Pass-Through Certificates, Series 2005-8 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Clifford B. Frish on behalf of Debtor Steven S Freeman yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Clifford B. Frish on behalf of Joint Debtor Tora T. Daniels-Freeman yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Joint Debtor Tora T. Daniels-Freeman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Debtor Steven S Freeman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-8, Home Equity Pass-Through Certificates, Series 2005-8 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James A. Rybka on behalf of Creditor City of Newark rybka@ci.newark.nj.us
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-8, Home Equity Pass-Through Certificates, Series 2005-8 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

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User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Joint Debtor Tora T. Daniels-Freeman yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Mark Goldman on behalf of Debtor Steven S Freeman yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as trustee, on
behalf of the holders of the Home Equity Asset Trust 2005-8, Home Equity Pass-Through
Certificates, Series 2005-8 rsolarz@kmlawgroup.com

TOTAL: 14